

Remarks:

In the December 17, 2004, Office Action, the Examiner indicated that the Information Disclosure Statement filed on November 12, 2003, failed to comply with 37 CFR 1.98(a)(3) because it did not include a concise explanation of the relevance of each non-English language patent. The Examiner indicated that the declaration was defective because non-initialed and/or non-dated alterations have been made to the declaration. The Examiner objected to the Abstract because it included that which may be implied.

Claims 1-21 were rejected under 35 U.S.C. Section 112, second paragraph, as being indefinite for failing to point out and distinctly claim the subject matter which Applicant regards as the invention.

On the merits, Claims 1-21 were rejected under 35 U.S.C. Section 102(b) as being anticipated by Bednar et al. (European Published Patent Application No. EP 0745947 A2).

Applicant has provided a substitute Declaration to obviate the defects noted in the original Declaration by the Examiner. Applicant has amended the Abstract to eliminate the objection made to the Abstract by the Examiner. Claims 1-20 have been amended to remove the Section 112, second paragraph, issue noted by the Examiner, and Claim 21 has been cancelled. The Examiner's assistance in noting these deficiencies is gratefully acknowledged by the Applicant.

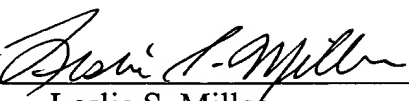
Applicant's invention is directed to an electronic bill presentment and payment ("EBPP") system in which bill presentment and payment is facilitated by a single service provider to a number of different, and hitherto incompatible, bill presentment and payment sites having completely different interfaces. This is accomplished by providing a portal interface element which is capable of interacting with any of the various interfaces and formats used by the different bill presentment and payment sites.

Applicant's amendments have presented the patentable aspect of the claims in a manner which clearly distinguishes them over the Bednar et al. reference cited by the Examiner. Bednar et al. quite simply does not contemplate, far less implement, the use of a bill presentment and payment engine which may be used with any of a wide variety of different, hitherto incompatible, bill presentment and payment portals.

Accordingly, Applicant believes that Claims 1-20 are patentable at this time. These claims remain pending following entry of this Amendment A, and are in condition for allowance at this time. As such, Applicant respectfully requests entry of the present Amendment A and reconsideration of the application, with an early and favorable decision being solicited. Should the Examiner believe that the prosecution of the

application could be expedited, the Examiner is requested to call Applicant's undersigned attorney at the number listed below.

Respectfully submitted:

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